

KAPCIC

Kansas Association of Property & Casualty Insurance Companies Inc.

March 7, 2018

HB 2486

Testimony Before the Senate Transportation Committee

Testimony by Marlee Carpenter, Kansas Association of Property and Casualty Insurance Companies (KAPCIC)

Mr. Chair and Members of the Committee;

Thank you for the opportunity to present information on behalf of the Kansas Association of Property and Casualty Insurance Companies (KAPCIC), our state trade association for domestic property and casualty insurance companies. Most of the KAPCIC member companies are domiciled Kansas companies and our members live and work here in the state.

KAPCIC is here as a neutral conferee on HB 2486. Our members asked that I provide some information to the committee on the insurance coverage for golf carts. Golf carts do not carry automobile insurance even when they drive on city streets. Coverage of a golf cart is most often found as a rider to a homeowner's general liability coverage and applies when they are on their own property, on a golf course, driving directly to or from a golf course or in a residential community in which the by-laws specifically allow their use and in which you own a home. Many of the KAPCIC members recommend that if a golf cart is driven on a street, that the owner purchase a separate recreational vehicle policy on the golf cart. This additional liability coverage is important because golf carts are slower than cars and at night, drivers may not be able to identify the vehicle as a slower moving golf cart.

Thank you for your time and I am happy to answer any questions.